

**SUBSTITUTE TRUSTEE'S DEED**

Michael S. McKay, SUBSTITUTE TRUSTEE  
GRANTOR

TO: The Bank of New York Trust Company, N. A. as successor to  
JPMorgan Chase Bank, N. A. as Trustee,  
GRANTEE

WHEREAS, on August 4, 2004, Darrell L. Stephens, Jr. and Ginger Stephens executed a Deed of Trust to Atty. Arnold M. Weiss, as Trustee, with Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Book 2044 at Page 0782 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns assigned said Deed of Trust to The Bank of New York Trust Company, N. A. as successor to JPMorgan Chase Bank, N. A. as Trustee pursuant to an instrument dated December 26, 2006 and recorded in Book 2,648 at Page 400 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, The Bank of New York Trust Company, N. A. as successor to JPMorgan Chase Bank, N. A. as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated January 10, 2007, and recorded in Book 2,649 at Page 142 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on March 15, 2007, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Thirty-One Three Hundred Twenty-Five Dollars and No/100 Cents (\$131,325.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto The Bank of New York Trust Company, N. A. as successor to JPMorgan Chase Bank, N. A. as Trustee, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 420 Section G, Braybourne Subdivision, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Book 85, Page 26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 27<sup>th</sup> day of March, 2007.

*Michael S. McKay*

Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No.(601) 936-2800

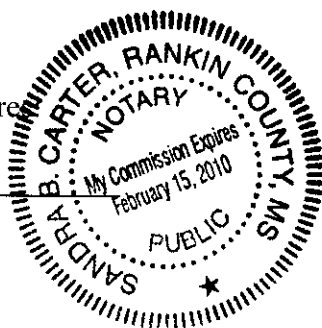
STATE OF MISSISSIPPI     )  
  ) ACKNOWLEDGMENT  
COUNTY OF Rankin     )

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 27<sup>th</sup> day of March, 2007.

*Sandra B. Carter*  
Notary Public

My Commission Expires



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Michael S. McKay  
Substitute Trustee  
MacNeill & Buffington, P.A.  
Suite A-250 River Oaks Office Plaza  
1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No.(601) 936-2800

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

The BONY c/o Homecomings Financial, LLC  
9350 Waxie Way  
San Diego, California 92123  
Telephone No. 1-858-505-7400

THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:

Dyke, Henry, Goldsholl & Winzerling, P.L.C.  
415 North McKinley, Suite 555  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000  
DHGW No. 33988H

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE

WHEREAS, on August 4, 2004, Darrell L. Stephens, Jr. and Ginger Stephens executed a Deed of Trust to Atty. Arnold M. Weiss as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns, which Deed of Trust was recorded in Book 2044 at Page 0782 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns assigned said Deed of Trust to The Bank of New York Trust Company, N. A. as successor to JPMorgan Chase Bank, N. A. as Trustee pursuant to an instrument dated December 26, 2006 and recorded in Book 2,648 at Page 400 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, The Bank of New York Trust Company, N. A. as successor to JPMorgan Chase Bank, N. A. as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated January 10, 2007, and recorded in Book 2,649 at Page 142 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Michael S. McKay, Substitute Trustee, will on March 15, 2007, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property: Lot 420 Section G, Braybourne Subdivision, in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Book 85, Page 26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature on this the 7th day of February, 2007.

/s/Michael S. McKay  
Michael S. McKay  
Substitute Trustee  
MacNeill & Burlington, P.A.  
Suite A-250 River Oaks Office Plaza

1080 River Oaks Drive  
Flowood, MS 39208  
Telephone No. (601) 938-2800  
THIS DOCUMENT PREPARED BY:

DYKE, HENRY, GOLDSHOLL & WINZLER, P.L.C., 415 North McKinley  
555 Plaza West - Little Rock, Arkansas 72205  
Telephone No. (501) 651-1000  
DHGW No. 33988H

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Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007

Diane Smith

Sworn to and subscribed before me, this 8 day of Mar., 2007

BY Judith A. Dungan

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
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